

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric Paul Seltzer
Roxanne Denise Seltzer
Debtors

Case No. 20-01096-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jan 06, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2025:

Recip ID	Recipient Name and Address
db/jdb	Eric Paul Seltzer, Roxanne Denise Seltzer, 317 S Line St, Frackville, PA 17931-2307
5315242	Seltzer Eric Paul, 317 S Line St, Frackville, PA 17931-2307
5315243	Seltzer Roxanne Denise, 317 S Line St, Frackville, PA 17931-2307

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 06 2025 23:40:00	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 06 2025 23:40:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jan 06 2025 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5315245	EDI: BANKAMER	Jan 06 2025 23:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5326974	+ EDI: BANKAMER2	Jan 06 2025 23:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5315246	EDI: CAPITALONE.COM	Jan 06 2025 23:39:00	CAP1/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
5330647	EDI: CITICORP	Jan 06 2025 23:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5315247	EDI: CITICORP	Jan 06 2025 23:39:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5315248	EDI: WFNNB.COM	Jan 06 2025 23:39:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5317767	Email/Text: EBNBKNOT@ford.com	Jan 06 2025 18:39:00	Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit MI, 48255-0953
5315249	^ MEBN	Jan 06 2025 18:35:11	Fin Recovery, 200 E Park Dr, Mount Laurel, NJ 08054-1297
5315250	Email/Text: EBNBKNOT@ford.com	Jan 06 2025 18:39:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
5607723	+ EDI: AISACG.COM	Jan 06 2025 23:40:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5330337	EDI: JEFFERSONCAP.COM		

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5315251	EDI: JPMORGANCHASE	Jan 06 2025 23:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5322951	+ Email/Text: RASEBN@raslg.com	Jan 06 2025 23:39:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5319883	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 06 2025 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5329939	Email/PDF: resurgentbknotifications@resurgent.com	Jan 06 2025 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5315244	Email/Text: mylawyer@jpplaw.com	Jan 06 2025 18:39:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5315253	Email/Text: camanagement@mtb.com	Jan 06 2025 18:39:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5315252	Email/Text: camanagement@mtb.com	Jan 06 2025 18:39:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
5329488	Email/Text: camanagement@mtb.com	Jan 06 2025 18:39:00	M & T Bank, PO Box 900, Millsboro, DE 19966-0900
5328647	+ Email/Text: camanagement@mtb.com	Jan 06 2025 18:39:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5329171	EDI: Q3G.COM	Jan 06 2025 23:40:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5315254	EDI: SYNC	Jan 06 2025 23:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5315255	EDI: SYNC	Jan 06 2025 23:39:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5315256	EDI: SYNC	Jan 06 2025 23:39:00	Syncb/lowe's, PO Box 960061, Orlando, FL 32896-0061
5315257	EDI: SYNC	Jan 06 2025 23:39:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
5315333	^ MEBN	Jan 06 2025 18:35:21	Syncb/qvc, PO Box 965005, Orlando, FL 32896-5005
5315258	EDI: CITICORP	Jan 06 2025 23:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T Bank blemon@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Eric Paul Seltzer MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 2 Roxanne Denise Seltzer MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Eric Paul Seltzer**
First Name Middle Name Last Name
Debtor 2 **Roxanne Denise Seltzer**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:20-bk-01096-MJC**

Social Security number or ITIN xxx-xx-3198
EIN - - - - -

Social Security number or ITIN xxx-xx-3445
EIN - - - - -

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Paul Seltzer
aka Eric P. Seltzer, aka Eric Seltzer

Roxanne Denise Seltzer
aka Roxanne D. Seltzer, aka Roxanne Seltzer

**By the
court:**

1/6/25



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.